

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT of MISSOURI

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, &amp; Deadlines

The debtor(s) listed below filed a chapter 7 bankruptcy case on 2/4/05 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

## See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

Jeremy Scott Cunningham  
7855 Highway N  
Mountain Grove, MO 65711

Cydney Jean Cunningham  
aka Cydney Cardin  
7855 Highway N  
Mountain Grove, MO 65711

Case Number:  
05-60254-abf

Social Security/Taxpayer ID Nos.:  
xxx-xx-6124  
xxx-xx-3983

Attorney for Debtor(s) (name and address):  
Patrick W. Rodery  
100 N. Union St.  
Mountain Grove, MO 65711  
Telephone number: 417-926-6430

Bankruptcy Trustee (name and address):  
Danny R. Nelson  
Lathrop & Gage  
PO Box 4288  
Springfield, MO 65808  
Telephone number: 417-886-2000

## Meeting of Creditors:

Date: **March 4, 2005**Time: **10:00 AM**Location: **Bankruptcy Courtroom, 222 North John Q. Hammons Parkway, Springfield, MO 65806**

## Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: **5/3/05**Deadline to Object to Exemptions:  
Thirty (30) days after the *conclusion* of the meeting of creditors.

## Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

## Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Web Address of the Bankruptcy Clerk's Office:  
[www.mow.uscourts.gov](http://www.mow.uscourts.gov)

## For the Court:

Clerk of the Bankruptcy Court:  
Patricia L. Brune

Telephone number: (816) 512-1800

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 2/4/05

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 15 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access to the courthouse.

## EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>Important Notice: Effective January 29, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <b>You therefore should not file a proof of claim at this time.</b> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	
<b>Debtor information needed at meeting of creditors:</b>	<ul style="list-style-type: none"> <li>• Most recently filed federal and state tax returns</li> <li>• W-2 (or W-4) forms</li> <li>• Deeds to any real estate in which the debtor has any interest</li> <li>• Savings, checking and investment account statements</li> <li>• Life insurance policies on debtor's life or lives of debtor's spouse or children</li> <li>• Pay stubs or other earning statements covering the pay period during which the bankruptcy case was filed</li> <li>• Records of any amounts withheld under a garnishment or levy at the time the bankruptcy case was filed</li> </ul>

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0866-6  
Case: 05-60254

User: kostrowr  
Form ID: b9a

Page 1 of 1  
Total Served: 31

Date Rcvd: Feb 04, 2005

The following entities were served by first class mail on Feb 06, 2005.

db +Cydney Jean Cunningham, 7855 Highway N, Mountain Grove, MO 65711-2086  
 db +Jeremy Scott Cunningham, 7855 Highway N, Mountain Grove, MO 65711-2086  
 aty +Patrick W. Rodery, 100 N. Union St., Mountain Grove, MO 65711-1724  
 tr +Danny R. Nelson, Lathrop & Gage, PO Box 4288, Springfield, MO 65808-4288  
 smg Missouri Department of Revenue, General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
 ust +U.S. Trustee's Office, 400 East 9th Street, Rm 3440, Kansas City, MO 64106-2625  
 11109665 +1st Home Savings, P o Box 807, Mtn Grove MO 65711-0807  
 11109668 +AT&T Universal Card, P.O. Box 6401, The Lakes NV 88901-6401  
 11109666 American Express, P.O. Box 360002, Fort Lauderdale FL 33  
 11109667 +American Family Insurance, P.O. Box 1603, St. Joseph MO 64502-1603  
 11109671 +Bank One Cardmember Service, P.O. Box 94014, Palatine IL 60094-4014  
 11109672 Central MO Urology Clinic, 1428 Hwy 72 E, Rolla MO 65401  
 11109673 Chase, P.O. Box 52195, Phoenix AZ 85072-2195  
 11109674 +Circuit City, Bank One Cardmember S, P.O. Box 78131, Phoenix AZ 85062-8131  
 11109675 +Citi Cards, P.O. Box 6414, The Lakes NV 88901-6414  
 11109676 +Citifinancial, P.O. Box 8019, South Hackensack NJ 07606-8019  
 11109677 +Commerce Bank Card Center, P.O. Box 806000, Kansas City MO 64180-6000  
 11109678 +Coz Health, Regional Services Cli, 3800 S. National Suit, Springfield MO 65807-5209  
 11109680 First Bankcard, P.O. Box 2951, Omaha NE 68103-2951  
 11109681 +Medical Laboratory Services, P.O. Box 1237, Rolla MO 65402-1237  
 11109682 +Mohela Higher Education Loan Au, P.O. Box 1022, Chesterfield MO 63006-1022  
 11109683 +Palmaris Imaging, P.O. Box 66971, Dept. PM, St. Louis MO 63166-6971  
 11109684 +Phelps County Regional, 1000 West Tenth St, Rolla MO 65401-2905  
 11109686 +Quest Diagnostics Inc., P.O. Box 41652, Philadelphia PA 19101-1652  
 11109687 +Sears, P.O. Box 182149, Columbus OH 43218-2149  
 11109688 +Texas Co. Memorial Hospital, 1333 S. Sam Houston B, Houston MO 65483-2046  
 11109689 +Union Planters Mortgage, P.O. Box 18001, Hattiesburg MS 39404-8001

The following entities were served by electronic transmission on Feb 04, 2005 and receipt of the transmission was confirmed on:

tr +EDI: QDRNELSON.COM Feb 04 2005 21:09:00 Danny R. Nelson, Lathrop & Gage, PO Box 4288, Springfield, MO 65808-4288  
 11109668 +EDI: CITICORP.COM Feb 04 2005 21:09:00 AT&T Universal Card, P.O. Box 6401, The Lakes NV 88901-6401  
 11109669 +EDI: BANKAMER.COM Feb 04 2005 21:09:00 Bank of America, P.O. Box 5270, Carol Stream IL 60197-5270  
 11109670 +EDI: BANKAMER.COM Feb 04 2005 21:09:00 Bank of America, P.O. Box 30610, Los Angeles CA 90030-0610  
 11109679 +E-mail: mrdiscen@discoverfinancial.com Feb 04 2005 21:15:16 Discover Card, P.O. Box 30395, Salt Lake City UT 84130-0395  
 11109685 EDI: PROVID.COM Feb 04 2005 21:09:00 Providian Processing Svcs, P.O. Box 660487, Dallas TX 75266-0487  
 11109687 +EDI: SEARS.COM Feb 04 2005 21:09:00 Sears, P.O. Box 182149, Columbus OH 43218-2149  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 ust\* +U.S. Trustee's Office, 400 East 9th Street, Rm 3440, Kansas City, MO 64106-2625  
 ust\* +U.S. Trustee's Office, 400 East 9th Street, Rm 3440, Kansas City, MO 64106-2625  
 TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2005

Signature: 